

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

IN RE:

MICHAEL SEAN HARTMAN
NANCY ANN HARTMAN,

Case No. 6:13-bk-09074-ABB
Chapter 13

Debtors.

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OBJECTION TO CHAPTER 13 PLAN

FIRST SOUTHERN BANK (the "Lender"), by and through its undersigned counsel, hereby files this Objection to Debtors' Chapter 13 Plan (Doc. 11) and requests that this Court deny confirmation. In support thereof, Lender respectfully states as follows:

1. On July 23, 2013, the Debtors filed a voluntary petition for relief under Chapter 13.
2. The Lender holds a first priority mortgage on real property located at 4516 Hoffner Avenue, Orlando, Florida 32812.
3. On August 6, 2013, the Debtors filed a Chapter 13 Plan (the "Plan").
4. The Plan incorrectly lists the real estate taxes due. The Lender has paid the real estate taxes as a protective advance and the Plan should incorporate payment to the Lender for said tax payment as arrearages.
5. It also appears from the Debtors' schedules (Doc. 1) that Nancy Ann Hartman is over the allowable debt limits set forth under 11 U.S.C. § 109(e) and that Michael Sean Hartman may also be upon further review.
6. Lender reserves the right to bring any further objections to confirmation.

WHEREFORE, First Southern Bank respectfully requests this Court deny confirmation of the Plan, and grant such other and further relief as is just and proper.

DATED this 24th day of September, 2013.

Respectfully submitted,

/s/ Michael A. Nardella

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**ATTORNEYS FOR FIRST SOUTHERN
BANK**

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing was furnished via electronic mail using the Court's CM/ECF system and/or via First Class U.S. Mail on the 24th day of September, 2013 to: Debtors' Counsel: Brad Bader, Esquire, Law Office of Kaugman Englett & Lynd, 111 N. Magnolia Avenue, Suite 1600, Orlando, FL 32801 (bkecf@kelattorneys.com); Chapter 13 Trustee: Laurie K. Weatherford, Post Office Box 3450, Winter Park, FL 32790; and the U.S. Trustee, George C. Young Federal Building, 400 West Washington Street, Suite 1100, Orlando, FL 32801.

/s/ Michael A. Nardella

Michael A. Nardella, Esquire